PATENT ABSTRACTS OF JAPAN

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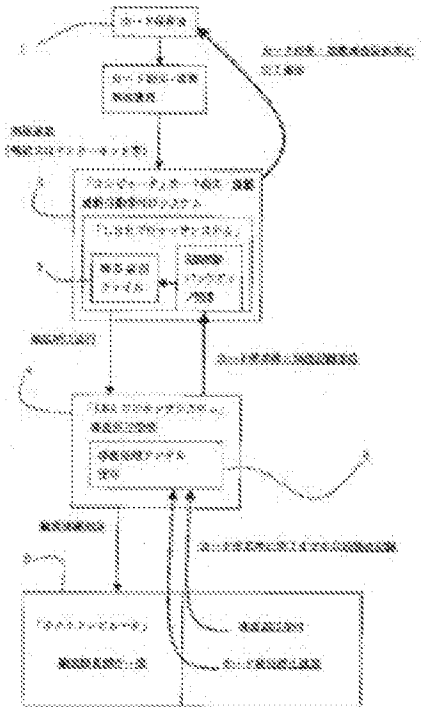
(71)Applicant : **NAKATSURU SHIGERU**
(72)Inventor : **NAKATSURU SHIGERU**

(54) CARD LOSS/ROBBERY NOTIFICATION PROCESSING SYSTEM FOR QUICKLY NOTIFYING LOSS/ROBBERY OF CARD SUCH AS CASH CARD, CREDIT CARD AND DEBIT CARD, RECORDING MEDIUM WITH RECORDED NOTIFICATION PROCESSING PROGRAM AND NOTIFICATION PROCESSING METHOD

(57)Abstract:
PROBLEM TO BE SOLVED: To quickly and surely execute processing from the report of an accident such as the loss/robbery of a card issued from a bank system/non-bank system up to the stop of card usage.
SOLUTION: The system is provided with a processor (hereafter referred to as LBR processor) for notifying the Loss/robbery of a card and a processor (hereafter referred to as LBA processor) for receiving the notification of loss/robbery. At the time of receiving the report of an accident such as the loss/robbery of a card from a card owner by a communication means through a telephone or an on-line communication means such as the Internet, a date is recorded in a notification processing file of the LBR processor and the record of the accident is automatically transmitted to the LBA processor through the on-line. The LBA processor collates the received information of the card owner with the customer registration information of a card issuing company, and when both the contents of information coincide with each other, the notification of the card loss/robbery accident is validated and card usage stop processing is executed. The date up to the completion of card usage stop is sent from the LBA processor storing the date in an accident processing file to the LBR processor and the information of the accident notification file is updated and stored in both the processors.



CLAIMS

[Claim(s)]
[Claim 1]Card loss and a burglary accident notification processing system characterized by comprising the following
Bank-affiliated. And a non-bank-affiliated company. A processor (a LBR processor is called below) of loss and robbery report delivery volume of an ATM card credit card debit card cash advance dedicated card shopping card (a card is called below) to publish, and a processor for card loss and robbery report appearance acceptance. A means of communication provide (a LBA processor is called below) and according accident connection of loss and a theft from a card carrier to a telephone. Or information, including a card number of a card carrier of the above-mentioned [file / of a LBR processor of the above-mentioned automatically / accident notification], etc., when received by which means of communication of an online correspondence means to use the Internet etc.
A means which records notification time of card loss and a burglary accident, transmits record of accidents automatically on-line to the above-mentioned LBA processor, performs mothballs processing of a card, and validates a notification of card loss and a theft.

[Claim 2]A means of communication according connection of loss and a burglary accident of two or more cards with which the aforementioned card carrier possessed the aforementioned card loss and robbery report appearance processing system at the time of loss and a theft to a telephone. Or when it bundles up by which means of communication of an online correspondence means to use the Internet etc. and receives, On-line, record information, including a card number of the aforementioned card carrier, etc., and notification time of card loss and a burglary accident on an accident processing file of the aforementioned LBR processor automatically, transmit automatically to the aforementioned LBA processor, and notification processing of card loss and a burglary accident of two or more card issuers. Card loss and the burglary accident notification processing system according to claim 1 having a means to carry out simultaneously, to bundle up and to plan card use stop processing of two or more sheets.
[Claim 3]When the aforementioned LBA processor compares with client registration information of a card issuer information, including a card number etc. of the aforementioned card carrier received from the aforementioned LBR processor, and it is in agreement, Validate notification time of card loss and a burglary accident, and mothballs processing of a card is aimed at, Claim 1 having a means to record time until **** stop processing is completed from notification processing of card loss and a burglary accident etc. on an accident processing file, and card loss according to claim 2 and a burglary accident notification processing system [Claim 4]Reply record of an accident processing file of the aforementioned LBA processor automatically to the aforementioned LBR processor, and record updating of the accident notification file of the aforementioned LBR processor is carried out, Card loss and a robbery report appearance processing backup system having a means to save accident processing record by performing a backup process the aforementioned LBlambda processor and mutual.

[Claim 5]A recording medium which recorded card loss and a burglary accident notification processing program, comprising:
A recording medium which recorded a program of loss and robbery report delivery volume of a card on a computer (a LBR program is called below).
A means of communication are the recording medium (a LBA program is called below) which recorded a program for card loss and robbery report appearance acceptance, and according accident connection of loss and a theft from a card carrier to a telephone. Or when it receives by which means of communication of an online correspondence means to use the Internet etc., A means to record information, including a card number of the above-mentioned card carrier, etc., and notification time of card loss and a burglary accident on an accident notification file of the aforementioned LBR processor automatically, to transmit record of accidents automatically on-line to the aforementioned LBA processor, to perform a card use stop, and to validate a notification of card loss and a theft.

[Claim 6]The aforementioned card loss and burglary accident notification processing program, By which means of communication of an online correspondence means to use a means of communication or the Internet of loss and a burglary accident of two or more cards which the aforementioned card carrier possessed at the time of loss and a theft according connection to a telephone, etc. It bundles up. Automatically [when it receives]. On-line, record information, including a card number of the aforementioned card carrier, etc., and notification time of card loss and a burglary accident on an accident notification file of the aforementioned LBR processor, transmit automatically to the aforementioned LBA processor, and card loss and burglary accident notification processing of two or more card issuers. A recording medium which recorded card loss and the burglary accident notification processing program according to claim 5 having a means to carry out simultaneously and to make card use stop processing of two or more sheets perform.
[Claim 7]When the aforementioned LBlambda processor compares with client registration information of a card issuer information, including a card number etc. of the aforementioned card carrier received from the aforementioned LBR processor, and the aforementioned LBA program's corresponds, Validate notification time of card loss and a burglary accident, and card use stop processing is performed, A recording medium which recorded Claim 5 having a means to make time until mothballs processing is completed from a notification of card loss and a burglary accident etc. record on an accident processing file of the aforementioned LBA processor, and card loss according to claim 6 and a burglary accident notification processing program.
[Claim 8]By replying record of an accident processing file of the aforementioned LBA processor automatically to the aforementioned LBR processor, carrying out record updating of the accident notification file of the aforementioned LBR processor, and making a backup process perform, A recording medium which recorded card loss and a robbery report appearance processing backup program having a means to make accident processing record save at the aforementioned

LBlambda processor and both the aforementioned LBR processor.
[Claim 9]Card loss and a burglary accident notification disposal method characterized by comprising the following
Connection of the singular number from the aforementioned card carrier, and two or more card loss and burglary accidents, ** A stage of performing a package automatic receptionist by a voice guidance responding system of a computer at the telephone receptionist time, and performing a package receptionist by an online connection system at the receptionist time by an online correspondence means to use the Internet etc.
** A stage recorded on an accident notification file of the aforementioned LBR processor.
** A stage of performing card use stop processing when customer data of the aforementioned card carrier and client registration information of a card issuer which transmitted record of accidents automatically and the aforementioned LBA processor received are compared and it is in agreement with the aforementioned LBlambda processor.
** Record from notification processing of card loss and a burglary accident to mothballs. By performing automatically even a stage of replying information recorded on an accident processing file of LBlambda processor to the aforementioned LBR processor, making record of an accident notification file of the aforementioned LBR processor updating, performing a backup process, and saving record of accidents the aforementioned LBA processor and mutual, A means for it to be quick and to process reliably a notification of card loss and a burglary accident from the aforementioned card carrier.

[Claim 10]Aforementioned card loss and burglary accident notification method, A recording medium on which card loss and the burglary accident notification step treatment program according to claim 9 having a means to process a stage of aforementioned ******** automatically by computer when connection of the singular number from the aforementioned card carrier, and two or more card loss and a burglary accident is received were made to record.

DETAILED DESCRIPTION

[Detailed Description of the Invention]
[0001]
[Field of the Invention]The present invention, Card loss and a robbery report appearance processing system for a card carrier to perform promptly the notification at the time of loss and the theft of bank-affiliated and a non-bank-affiliated ATM card credit card debit card cash advance dedicated card (a card is called below), and card loss and a robbery report appearance processing program. It is related with the recorded recording medium.
[0002]
[The conventional method] Fig.1 is an example which showed the individual correspondence to each card issuer at the time of a card carrier encountering loss and a burglary accident.
[0003]By connecting with directly the telephone receptionist center which each card issuer for

the possessed number of sheets has provided individually by telephone, when a card carrier encounters card loss and a burglary accident conventionally, The notification of loss and a theft is validated and it is considered as the form which performs mothballs processing of a card and prevents the accident by a third party's unauthorized use.

[0004]When a card issuer receives telephone communication of card loss and a burglary accident from a card carrier, it has provided a means by which each card issuer company corresponds individually, to the notification of loss of the card which company (a its company series is also included) published, etc., but. This does not become a means which can respond promptly, when a card carrier encounters accidents, such as loss and a theft, in two or more cards with which the card which the other company publishes, or a kind is different.

[0005]Although how to submit notice when a card carrier encounters loss and the burglary accident of a card is based on a telephone or the documents presentation only for a notification and the earliest method for performing the notification in the time of encountering card loss and a burglary accident serves as a notification by telephone communication, It is not easy to discover the emergency contact telephone number of a card issuer immediately.

[0006]Fig.2 is an example which showed the process until a card carrier carries out connection and card use stop processing from the card loss and theft time to each card issuer.

[0007]For example, when accidents, such as loss and a theft, are encountered in the card of each lambda-B-C-D company which the card carrier shown in Fig.2 possessed, it is possible to search the telephone number of a contact with a directory assistance etc., but. The telephone number for the card number of sheets which the card carrier which possesses two or more cards possessed at the time of loss and a theft is searched, it is uneconomical to carry out telephone communication directly to the card issuer of each lambda-B-C-D which shows Fig.2, and since while being shown in (1) of Fig.2 will waste time simultaneously and the notification to a card issuer cannot be performed promptly, it is inefficient-like. A possibility of being used improperly by the third party in the meantime also becomes high inevitably.

[0008]Fig.3 is an example of the emergency contact indicated at the card back surface.

[0009]When it is printed by the back surface of the card shown in Fig.3 and the card carrier has recognized loss and a burglary accident, it means that the emergency contact at the time of card loss and a theft had lost the contact telephone number of the notification place similarly.

[0010]Although the card carrier carries and possesses two or more cards in receptacles, such as a wallet, a bag or a card case, In order to encounter loss and a burglary accident those whole receptacles at the time of card loss and a theft, discovering immediately each card issuer's contact possessed at the time of loss and a theft, or searching using a certain method will waste time. Although the card issuer has notified the emergency contact at the time of card loss and a theft to the card carrier by letter, it cuts down the emergency contact of card loss and a theft in a notebook etc. beforehand, and is approached by the necessity of searching an emergency contact, except the card carrier which is put into places other than the above-mentioned receptacle, and is possessed.

[0011]

[Problem which invention makes the method of ******] It describes above in Japan and during traveling abroad. [0010]Accident connection is performed to each card issuer for the card number of sheets which the card carrier which encountered loss and a burglary accident the whole receptacle of the description possessed promptly, as follows, in order to shorten the processing time to the mothballs of a deed card for notification processing of a card, loss, and a burglary accident promptly and to prevent the card unauthorized use by a third party -- problem occurs that it should solve.
[0012]Although each card issuer naturally does correspondence of card loss and the burglary accident of its company issue (the card of a its company series is also included), it is necessary to receive connection of loss and a burglary accident also to the card with which issue cards of the other company other than their company differ from a kind. However, it is uneconomical for a card issuer to also receive connection of loss and the burglary accident of the card with which the issue card of the other company differs from a kind in addition to reception of the loss burglary accident of the card which its company published, to invest in equipment, since accident processing corresponds, to pay cost, and to station a staff.
[0013]Although the card which uses the card which collected a bank and the card information on non-bank-affiliated plurality to one sheet for a cash advance, shopping, credits, etc., such as ATM, also exists, As for these, it is also unreal to also newly invite the carrier of the card which a card issuer publishes in each company, and to be thinking from a market mechanism and to limit the above-mentioned card even with possession of one sheet to one person as long as two or more card issuers exist.
[0014]Then, although forming the organization which receives collectively the notification of not only the number of sheets that the card carrier possesses but card loss and a burglary accident, and executes the notification of card loss and a burglary accident by proxy instead of a card carrier is considered, In order for the agency to receive connection of the card loss and the burglary accident from a card carrier and to submit notice [accident], it is smooth and it necessary to process reliably the work from the acceptance processing of card loss and a burglary accident to card use stop processing.
[0015]In the present invention, it was made in view of an above-mentioned point.
Therefore, the purpose, without being limited to the number of sheets of the card which the card carrier possesses, Even from connection receptionist processing in a time of encountering card loss and a burglary accident to notification processing and card use stop processing of card loss and a burglary accident are performed automatically collectively, and it is in providing a recording medium which recorded a notification processing system and a notification processing program at the time of quick and positive card loss and a theft.

[0016]
[Means for solving problem]In order to attain the aforementioned purpose, invention of Claim 1 provides the aforementioned LBR processor of card loss and robbery report delivery volume, and the aforementioned LBA processor for card loss and robbery report appearance acceptance,

Information, including the card number of a card carrier, etc., is beforehand recorded on the aforementioned LBR processor, When it receives by which means of communication of the online correspondence means which used the means of communication according accident connection of loss and a theft to a telephone, or the Internet from the above-mentioned card carrier, Record information, including the card number of the above-mentioned card carrier, etc., and the notification time of card loss and a burglary accident on the accident notification file of a LBR processor automatically, and the accident information of loss and a theft is transmitted to the aforementioned LBA processor on-line from the aforementioned LBR processor, It has a means which validates the notification of card loss and a theft.
[0017]The aforementioned LBR processor describes above here loss and the burglary accident report of two or more cards which the card carrier possessed. [0016]By which means of communication of a description. When it receives, record information, including the card number of the aforementioned card carrier, etc., and the notification time of card loss and a burglary accident on an accident notification file, transmit to the aforementioned LBA processor on-line, and card loss and the burglary accident of two or more card issuers also bundle up notification processing. It is good noting that deed card use stop processing is performed.
[0018]When the aforementioned LBA processor compares with the client registration information of a card issuer information, including the card number etc. of the aforementioned card carrier received from the aforementioned LBR processor, and it is in agreement, It is good noting that time until it validates notification time of card loss and a burglary accident, it performs mothballs processing of a card and card use stop processing is completed from notification processing of card loss and the burglary accident of the aforementioned card carrier etc. are recorded on an accident processing file.
[0019]Invention of Claim 4 replies record of the aforementioned accident processing file automatically to the aforementioned LBR processor from the aforementioned LBA processor, and updates record of the accident notification file of the aforementioned LBR processor, A backup process is performed and it has a means to save accident processing record the aforementioned LBA processor and mutual.
[0020]Invention of Claim 5 is the recording medium (LBR program) which recorded the program of loss and robbery report delivery volume of a card on the computer, and the recording medium (LBA program) which recorded the program for card loss and robbery report appearance acceptance, and describes above accident connection of loss and a theft from the aforementioned card carrier. [0016]Information, including the card number of the aforementioned card carrier, etc., and the notification time of card loss and a burglary accident are recorded on the accident notification file of a LBR processor automatically [when it receives by which means of communication of a description], It has a means to transmit the accident information of loss and a theft automatically on-line to the aforementioned LBA processor, to perform card use stop processing, and to validate the notification of card loss and a theft.
[0021]Invention of Claim 7 replies record of the accident processing file of the aforementioned LBA processor which recorded the time from notification processing of the card loss and the

burglary accident from the aforementioned card carrier to card use stop processing automatically to the accident notification file of the aforementioned LBR processor, and updates record, It has a means to make a backup process perform and to make accident processing record save at the aforementioned LBA processor and both the aforementioned LBR processor.
[0022]Invention of Claim 9 connection of the singular number from the aforementioned card carrier, and two or more card loss and burglary accidents, ** The stage of performing the package automatic receptionist by the voice guidance responding system of a computer at the telephone receptionist time, and performing the package receptionist by an online connection system at the receptionist time by an online correspondence means to use the Internet etc., ** The stage which records the time etc. which submitted notice on card loss and a burglary accident to the accident notification file of the aforementioned LBR processor, ** The stage of performing card use stop processing when the customer data of the aforementioned card carrier of record of accidents and the client registration information of a card issuer which transmitted record of accidents automatically to the aforementioned LBA processor, and the aforementioned LBA processor received are compared and it is in agreement, ** Record from notification processing of card loss and a burglary accident to mothballs. By performing automatically even the stage of replying the information recorded on the accident processing file of LBlambda processor to the aforementioned LBR processor, making record of the accident notification file of the aforementioned LBR processor updating, performing a backup process, and saving record of accidents the aforementioned LBA processor and mutual, It has a means for it to be quick and to process reliably the notification of the card loss and the burglary accident from the aforementioned card carrier.
[Mode for carrying out the invention]Hereafter, the embodiment of the present invention is described. Fig.4 is Drawings in which the process of the present invention is shown, and each mark shows the processing process and name.
[0024]When the card carrier shown in 1 of Fig.4 encounters card loss and a burglary accident, card loss and a burglary accident are connected to the computer shown in 2 of Fig.4 by online correspondence means, such as a means of communication by a telephone, or the Internet.
[0025]The computer shown in 2 of Fig.4 holds the system which receives the accident report of card loss and a theft with the responding system by a voice guidance when the accident connection from the card carrier of 1 of Fig.4 is a means of communication by a telephone, When based on means of communication, such as the Internet, the system which receives the accident report of the card loss and the theft by an online connection system is held.
[0026]Above[0025]The computer which received accident connection by which means of communication of the description is recorded on the accident notification file which shows the accident information from a card carrier to 3 of the Fig.4 of the LBR processor system shown in 2 of Fig.4. Also in accident connection of loss and the theft of two or more cards, the LBR processor system shown in 2 of Fig.4 here is recorded on the accident notification file similarly shown in 3 of Fig.4.
[0027]The LBR processor system shown in 2 of Fig.4 transmits the accident information

recorded by 3 of Fig.4 as card loss and a burglary accident report to the LBA processor system shown in 4 of Fig.4. In the accident report of two or more card loss and a theft, the LBA processor system shown in 4 of Fig.4 here receives similarly.
[0028]Compare the customer data of the card carrier which connected the LBA processor system shown in 4 of Fig.4 with the card issuer host computer which receives card loss and a burglary accident report, and is shown in 5 of Fig.4, and submitted notice on card loss and a theft, and when in agreement, card loss and a burglary accident report. It validates and card use stop processing is performed.
[0029]Also when the LBA processor system shown in 4 of Fig.4 here receives two or more card loss and a burglary accident report, it connects with the host computer of each card issuer, and describes above. [0028]Processing to a card use stop is performed similarly.
[0030]The customer data of the card carrier which submitted notice on card loss and a burglary accident, the time which received card loss and a burglary accident report, and the time of card use stop processing are saved as accident processing record at the accident processing file shown in 6 of the Fig.4 of the LBA processor system shown in 4 of Fig.4. The LBA processor system shown in 4 of Fig.4 here is saved as accident processing record at the accident processing file similarly shown in 6 of Fig.4, also when card use stop processing of two or more sheets is performed.
[0031]The accident processing record saved by 6 of Fig.4 is replied to the accident notification file shown in 3 of the Fig.4 of the LBR processor system shown in 2 of Fig.4, updates record of accidents, performs a backup process, and saves the same record as the accident processing file of a LBA processor system as a backup file.
[0032]The completion notification of card loss and burglary accident notification processing is sent to the card carrier which shows the information which indicated the time which completed the card loss and burglary accident notification processing saved by 3 of Fig.4 to 1 of the Fig.4 which submitted notice on card loss and a burglary accident.
[0033]
[Effect of the Invention]As described above, according to the present invention, the LBR processor system of card loss and robbery report delivery volume and the LBA processor system for card loss and robbery report appearance acceptance are formed, The information on a card carrier is beforehand recorded on the client file of a LBR processor system, From the above-mentioned card carrier, accident connection of loss and a theft, By an online correspondence means to use a means of communication or the Internet by a telephone, etc. On-line, make information, including the card number of the above-mentioned card carrier, etc., and the notification time of card loss and a burglary accident record on the accident notification file of a LBR processor system automatically [when it receives], transmit to a LBA processor, and accident information the notification of card loss and a theft. Since it was made to validate, it is quick and the notification at the time of card loss and a theft can be performed reliably.
[0034]According to the present invention, connection of two or more card loss and burglary accidents which the aforementioned card carrier possessed is described above. [0033]It records

on the accident notification file of the aforementioned LBR processor system automatically [when it bundles up by which means of communication of a description and receives], Since it can carry out by transmitting the accident information to the aforementioned LBA processor on-line, and putting in block notification processing of card loss and the burglary accident of two or more card issuers, Only by connecting the loss and the burglary accident for the possessed number of sheets to one place, the card carrier can shorten the time which the notification of two or more card loss and thefts takes, and can prevent the card unauthorized use by a third party.
[0035]When according to the present invention the aforementioned LBA processor compares with the client registration information of a card issuer information, including the card number etc. of the aforementioned card carrier received from the aforementioned LBR processor, and it is in agreement, Since notification time of card loss and a burglary accident is validated, mothballs processing of a card is performed and record of accidents is made to record on the accident processing file of the aforementioned LBA processor, all the processes from the notification of card loss and a burglary accident to the completion of a card use stop can be performed automatically, and it can process to perfection.
[0036]According to the present invention, when processing from card loss and robbery report appearance to mothballs is completed, record of the accident processing file of the aforementioned LBA processor system is transmitted to the accident notification file of the aforementioned LBR processor system, Since update the time of the processing date of loss and a burglary accident notification of the aforementioned card carrier, etc., it is made to save mutually and the notice of accident processing completion is sent to the aforementioned card carrier, record of the time of an accident report, etc. can be correctly grasped in a card issuer and both of a card carrier.
[0037]Furthermore, since the aforementioned card carrier can know in detail record of the time etc. which submitted notice on card loss and a burglary accident, Even if a card should be used improperly and damage should arise by a third party after the completion of a notification of card loss and a burglary accident, the aforementioned card carrier can compute the amount of damage clearly by comparing record of the time notice on was submitted without depending on own memory, and the time which had the card used improperly.
[0038]The connection in the time of the aforementioned card carrier encountering the singular number, and two or more card loss and burglary accidents according to the present invention, At the time of the receptionist by the means of communication which uses the Internet etc. by performing package automatic receptionist processing by the voice guidance responding system of a computer at the time of the receptionist by the means of communication by a telephone, Since which method of the package receptionist processing by an online connection system can be chosen, according to a situation, card loss and a burglary accident can be connected by a quick and exact means.

TECHNICAL FIELD

[Field of the Invention]The present invention, Card loss and a robbery report appearance processing system for a card carrier to perform promptly the notification at the time of loss and the theft of bank-affiliated and a non-bank-affiliated ATM card credit card debit card cash advance dedicated card (a card is called below), and card loss and a robbery report appearance processing program. It is related with the recorded recording medium.

[0002]

[The conventional method] Fig.1 is an example which showed the individual correspondence to each card issuer at the time of a card carrier encountering loss and a burglary accident.

[0003]By connecting with directly the telephone receptionist center which each card issuer for the possessed number of sheets has provided individually by telephone, when a card carrier encounters card loss and a burglary accident conventionally, The notification of loss and a theft is validated and it is considered as the form which performs mothballs processing of a card and prevents the accident by a third party's unauthorized use.

[0004]When a card issuer receives telephone communication of card loss and a burglary accident from a card carrier, it has provided a means by which each card issuer company corresponds individually, to the notification of loss of the card which company (a its company series is also included) published, etc., but. This does not become a means which can respond promptly, when a card carrier encounters accidents, such as loss and a theft, in two or more cards with which the card which the other company publishes, or a kind is different.

[0005]Although how to submit notice when a card carrier encounters loss and the burglary accident of a card is based on a telephone or the documents presentation only for a notification and the earliest method for performing the notification in the time of encountering card loss and a burglary accident serves as a notification by telephone communication, It is not easy to discover the emergency contact telephone number of a card issuer immediately.

[0006]Fig.2 is an example which showed the process until a card carrier carries out connection and card use stop processing from the card loss and theft time to each card issuer.

[0007]For example, when accidents, such as loss and a theft, are encountered in the card of each lambda-B-C-D company which the card carrier shown in Fig.2 possessed, it is possible to search the telephone number of a contact with a directory assistance etc., but. The telephone number for the card number of sheets which the card carrier which possesses two or more cards possessed at the time of loss and a theft is searched, it is uneconomical to carry out telephone communication directly to the card issuer of each lambda-B-C-D which shows Fig.2, and since while being shown in (1) of Fig.2 will waste time simultaneously and the notification to a card issuer cannot be performed promptly, it is inefficient-like. A possibility of being used improperly by the third party in the meantime also becomes high inevitably.

[0008]Fig.3 is an example of the emergency contact indicated at the card back surface.

[0009]When it is printed by the back surface of the card shown in Fig.3 and the card carrier has recognized loss and a burglary accident, it means that the emergency contact at the time of card loss and a theft had lost the contact telephone number of the notification place similarly.

[0010]Although the card carrier carries and possesses two or more cards in receptacles, such as a

wallet, a bag or a card case, In order to encounter loss and a burglary accident those whole receptacles at the time of card loss and a theft, discovering immediately each card issuer's contact possessed at the time of loss and a theft, or searching using a certain method will waste time. Although the card issuer has notified the emergency contact at the time of card loss and a theft to the card carrier by letter, it cuts down the emergency contact of card loss and a theft in a notebook etc. beforehand, and is approached by the necessity of searching an emergency contact, except the card carrier which is put into places other than the above-mentioned receptacle, and is possessed.

EFFECT OF THE INVENTION

[Effect of the Invention]As described above, in the present invention, the LBR processor system of card loss and robbery report delivery volume and the LBA processor system for card loss and robbery report appearance acceptance are formed, Information on a card carrier is beforehand recorded on a client file of a LBR processor system, From the above-mentioned card carrier, accident connection of loss and a theft, By an online correspondence means to use a means of communication or the Internet by a telephone, etc. When received, information, including a card number of the above-mentioned card carrier, etc., and notification time of card loss and a burglary accident are made to record on an accident notification file of a LBR processor system automatically, accident information is transmitted to a LBA processor on-line, and it was made to validate a notification of card loss and a theft.
Therefore, it is quick and a notification at the time of card loss and a theft can be performed reliably.

[0034]According to the present invention, connection of two or more card loss and burglary accidents which the aforementioned card carrier possessed is described above. [0033]It records on the accident notification file of the aforementioned LBR processor system automatically [when it bundles up by which means of communication of a description and receives], Since it can carry out by transmitting the accident information to the aforementioned LBA processor on-line, and putting in block notification processing of card loss and the burglary accident of two or more card issuers, Only by connecting the loss and the burglary accident for the possessed number of sheets to one place, the card carrier can shorten the time which the notification of two or more card loss and thefts takes, and can prevent the card unauthorized use by a third party. [0035]When according to the present invention the aforementioned LBA processor compares with the client registration information of a card issuer information, including the card number etc. of the aforementioned card carrier received from the aforementioned LBR processor, and it is in agreement, Since notification time of card loss and a burglary accident is validated, mothballs processing of a card is performed and record of accidents is made to record on the accident processing file of the aforementioned LBA processor, all the processes from the notification of card loss and a burglary accident to the completion of a card use stop can be

performed automatically, and it can process to perfection.
[0036]According to the present invention, when processing from card loss and robbery report appearance to mothballs is completed, record of the accident processing file of the aforementioned LBA processor system is transmitted to the accident notification file of the aforementioned LBR processor system, Since update the time of the processing date of loss and a burglary accident notification of the aforementioned card carrier, etc., it is made to save mutually and the notice of accident processing completion is sent to the aforementioned card carrier, record of the time of an accident report, etc. can be correctly grasped in a card issuer and both of a card carrier.
[0037]Furthermore, since the aforementioned card carrier can know in detail record of the time etc. which submitted notice on card loss and a burglary accident, Even if a card should be used improperly and damage should arise by a third party after the completion of a notification of card loss and a burglary accident, the aforementioned card carrier can compute the amount of damage clearly by comparing record of the time notice on was submitted without depending on own memory, and the time which had the card used improperly.
[0038]The connection in the time of the aforementioned card carrier encountering the singular number, and two or more card loss and burglary accidents according to the present invention, At the time of the receptionist by the means of communication which uses the Internet etc. by performing package automatic receptionist processing by the voice guidance responding system of a computer at the time of the receptionist by the means of communication by a telephone, Since which method of the package receptionist processing by an online connection system can be chosen, according to a situation, card loss and a burglary accident can be connected by a quick and exact means.

TECHNICAL PROBLEM

[Problem which invention makes the method of ******] It describes above in Japan and during traveling abroad. [0010]Accident connection is performed to each card issuer for the card number of sheets which the card carrier which encountered loss and a burglary accident the whole receptacle of the description possessed promptly, as follows, in order to shorten the processing time to the mothballs of a deed card for notification processing of a card, loss, and a burglary accident promptly and to prevent the card unauthorized use by a third party -- problem occurs that it should solve.
[0012]Although each card issuer naturally does correspondence of card loss and the burglary accident of its company issue (the card of a its company series is also included), it is necessary to receive connection of loss and a burglary accident also to the card with which issue cards of the other company other than their company differ from a kind. However, it is uneconomical for a card issuer to also receive connection of loss and the burglary accident of the card with which the issue card of the other company differs from a kind in addition to reception of the loss burglary accident of the card which its company published, to invest in equipment, since accident processing corresponds, to pay cost, and to station a staff.

[0013]Although the card which uses the card which collected a bank and the card information on non-bank-affiliated plurality to one sheet for a cash advance, shopping, credits, etc., such as ATM, also exists, As for these, it is also unreal to also newly invite the carrier of the card which a card issuer publishes in each company, and to be thinking from a market mechanism and to limit the above-mentioned card even with possession of one sheet to one person as long as two or more card issuers exist.
[0014]Then, although forming the organization which receives collectively the notification of not only the number of sheets that the card carrier possesses but card loss and a burglary accident, and executes the notification of card loss and a burglary accident by proxy instead of a card carrier is considered, In order for the agency to receive connection of the card loss and the burglary accident from a card carrier and to submit notice [accident], it is smooth and it necessary to process reliably the work from the acceptance processing of card loss and a burglary accident to card use stop processing.
[0015]In the present invention, it was made in view of an above-mentioned point.
Therefore, the purpose, without being limited to the number of sheets of the card which the card carrier possesses, Even from connection receptionist processing in a time of encountering card loss and a burglary accident to notification processing and card use stop processing of card loss and a burglary accident are performed automatically collectively, and it is in providing a recording medium which recorded a notification processing system and a notification processing program at the time of quick and positive card loss and a theft.

MEANS

[Means for solving problem]In order to attain the aforementioned purpose, invention of Claim 1 provides the aforementioned LBR processor of card loss and robbery report delivery volume, and the aforementioned LBA processor for card loss and robbery report appearance acceptance, Information, including the card number of a card carrier, etc., is beforehand recorded on the aforementioned LBR processor, When it receives by which means of communication of the online correspondence means which used the means of communication according accident connection of loss and a theft to a telephone, or the Internet from the above-mentioned card carrier, Record information, including the card number of the above-mentioned card carrier, etc., and the notification time of card loss and a burglary accident on the accident notification file of a LBR processor automatically, and the accident information of loss and a theft is transmitted to the aforementioned LBA processor on-line from the aforementioned LBR processor, It has a means which validates the notification of card loss and a theft.
[0017]The aforementioned LBR processor describes above here loss and the burglary accident report of two or more cards which the card carrier possessed. [0016]By which means of communication of a description. When it receives, record information, including the card number of the aforementioned card carrier, etc., and the notification time of card loss and a burglary accident on an accident notification file, transmit to the aforementioned LBA processor on-line, and card loss and the burglary accident of two or more card issuers also bundle up notification

processing. It is good noting that deed card use stop processing is performed.
[0018]When the aforementioned LBA processor compares with the client registration information of a card issuer information, including the card number etc. of the aforementioned card carrier received from the aforementioned LBR processor, and it is in agreement, It is good noting that time until it validates notification time of card loss and a burglary accident, it performs mothballs processing of a card and card use stop processing is completed from notification processing of card loss and the burglary accident of the aforementioned card carrier etc. are recorded on an accident processing file.
[0019]Invention of Claim 4 replies record of the aforementioned accident processing file automatically to the aforementioned LBR processor from the aforementioned LBA processor, and updates record of the accident notification file of the aforementioned LBR processor, A backup process is performed and it has a means to save accident processing record the aforementioned LBA processor and mutual.
[0020]Invention of Claim 5 is the recording medium (LBR program) which recorded the program of loss and robbery report delivery volume of a card on the computer, and the recording medium (LBA program) which recorded the program for card loss and robbery report appearance acceptance, and describes above accident connection of loss and a theft from the aforementioned card carrier. [0016]Information, including the card number of the aforementioned card carrier, etc., and the notification time of card loss and a burglary accident are recorded on the accident notification file of a LBR processor automatically [when it receives by which means of communication of a description], It has a means to transmit the accident information of loss and a theft automatically on-line to the aforementioned LBA processor, to perform card use stop processing, and to validate the notification of card loss and a theft.
[0021]Invention of Claim 7 replies record of the accident processing file of the aforementioned LBA processor which recorded the time from notification processing of the card loss and the burglary accident from the aforementioned card carrier to card use stop processing automatically to the accident notification file of the aforementioned LBR processor, and updates record, It has a means to make a backup process perform and to make accident processing record save at the aforementioned LBA processor and both the aforementioned LBR processor.
[0022]Invention of Claim 9 connection of the singular number from the aforementioned card carrier, and two or more card loss and burglary accidents, ** The stage of performing the package automatic receptionist by the voice guidance responding system of a computer at the telephone receptionist time, and performing the package receptionist by an online connection system at the receptionist time by an online correspondence means to use the Internet etc., ** The stage which records the time etc. which submitted notice on card loss and a burglary accident to the accident notification file of the aforementioned LBR processor, ** The stage of performing card use stop processing when the customer data of the aforementioned card carrier of record of accidents and the client registration information of a card issuer which transmitted record of accidents automatically to the aforementioned LBA processor, and the aforementioned LBA processor received are compared and it is in agreement, ** Record from notification

processing of card loss and a burglary accident to mothballs. By performing automatically even the stage of replying the information recorded on the accident processing file of LBlambda processor to the aforementioned LBR processor, making record of the accident notification file of the aforementioned LBR processor updating, performing a backup process, and saving record of accidents the aforementioned LBA processor and mutual, It has a means for it to be quick and to process reliably the notification of the card loss and the burglary accident from the aforementioned card carrier.

[Mode for carrying out the invention]Hereafter, the embodiment of the present invention is described. Fig.4 is Drawings in which the process of the present invention is shown, and each mark shows the processing process and name.

[0024]When the card carrier shown in 1 of Fig.4 encounters card loss and a burglary accident, card loss and a burglary accident are connected to the computer shown in 2 of Fig.4 by online correspondence means, such as a means of communication by a telephone, or the Internet.

[0025]The computer shown in 2 of Fig.4 holds the system which receives the accident report of card loss and a theft with the responding system by a voice guidance when the accident connection from the card carrier of 1 of Fig.4 is a means of communication by a telephone, When based on means of communication, such as the Internet, the system which receives the accident report of the card loss and the theft by an online connection system is held.

[0026]Above[0025]The computer which received accident connection by which means of communication of the description is recorded on the accident notification file which shows the accident information from a card carrier to 3 of the Fig.4 of the LBR processor system shown in 2 of Fig.4. Also in accident connection of loss and the theft of two or more cards, the LBR processor system shown in 2 of Fig.4 here is recorded on the accident notification file similarly shown in 3 of Fig.4.

[0027]The LBR processor system shown in 2 of Fig.4 transmits the accident information recorded by 3 of Fig.4 as card loss and a burglary accident report to the LBA processor system shown in 4 of Fig.4. In the accident report of two or more card loss and a theft, the LBA processor system shown in 4 of Fig.4 here receives similarly.

[0028]Compare the customer data of the card carrier which connected the LBA processor system shown in 4 of Fig.4 with the card issuer host computer which receives card loss and a burglary accident report, and is shown in 5 of Fig.4, and submitted notice on card loss and a theft, and when in agreement, card loss and a burglary accident report. It validates and card use stop processing is performed.

[0029]Also when the LBA processor system shown in 4 of Fig.4 here receives two or more card loss and a burglary accident report, it connects with the host computer of each card issuer, and describes above. [0028]Processing to a card use stop is performed similarly.

[0030]The customer data of the card carrier which submitted notice on card loss and a burglary accident, the time which received card loss and a burglary accident report, and the time of card use stop processing are saved as accident processing record at the accident processing file shown in 6 of the Fig.4 of the LBA processor system shown in 4 of Fig.4. The LBA processor system

shown in 4 of Fig.4 here is saved as accident processing record at the accident processing file similarly shown in 6 of Fig.4, also when card use stop processing of two or more sheets is performed.

[0031]The accident processing record saved by 6 of Fig.4 is replied to the accident notification file shown in 3 of the Fig.4 of the LBR processor system shown in 2 of Fig.4, updates record of accidents, performs a backup process, and saves the same record as the accident processing file of a LBA processor system as a backup file.

[0032]The completion notification of card loss and burglary accident notification processing is sent to the card carrier which shows the information which indicated the time which completed the card loss and burglary accident notification processing saved by 3 of Fig.4 to 1 of the Fig.4 which submitted notice on card loss and a burglary accident.

DESCRIPTION OF DRAWINGS

[Brief Description of the Drawings]

[Drawing 1]They are the Drawings in which the individual correspondence to each card issuer at the time of a card carrier encountering loss and a burglary accident was shown.

[Drawing 2]They are the Drawings in which the process until a card carrier carries out connection and card use stop processing from the card loss and theft time to each card issuer was shown.

[Drawing 3]They are Drawings of the emergency contact indicated at the card back surface.

[Drawing 4]They are Drawings in which the process of the present invention is shown.

[Explanations of letters or numerals]

1 Card carrier

(1) Range showing time loss

2 The computer of LBR processor system loading

3 Accident notification file

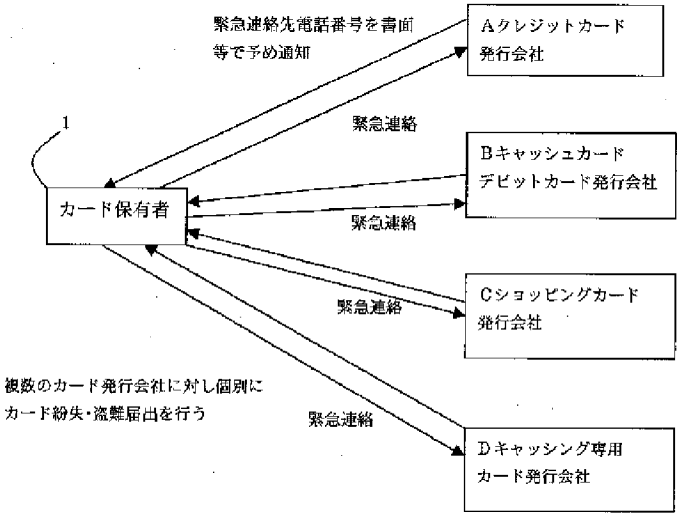
4 LBA processor system

5 Host computer

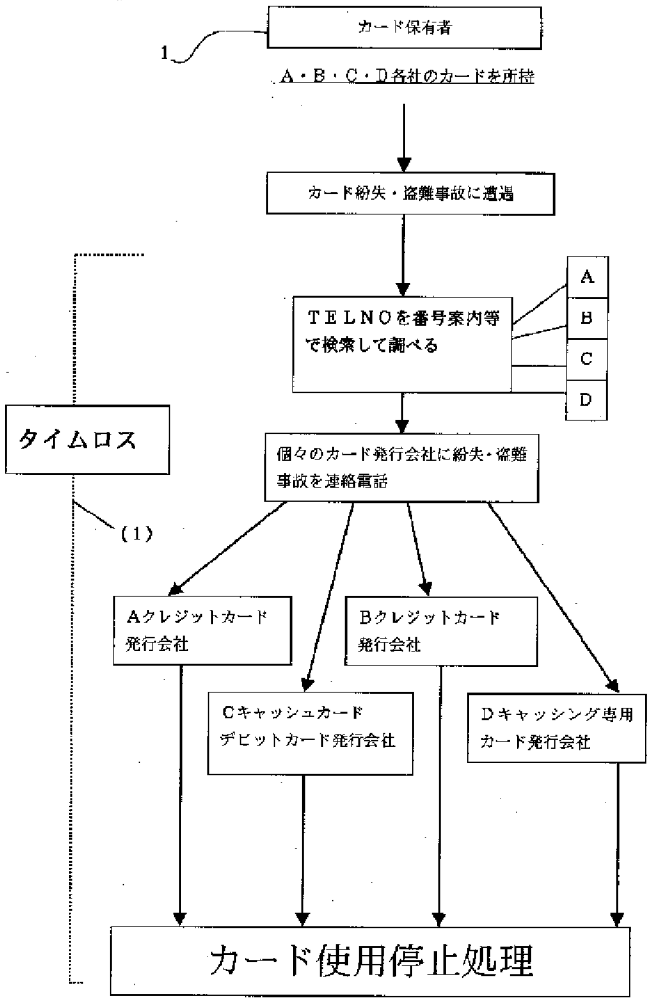
6 Accident processing file

DRAWINGS

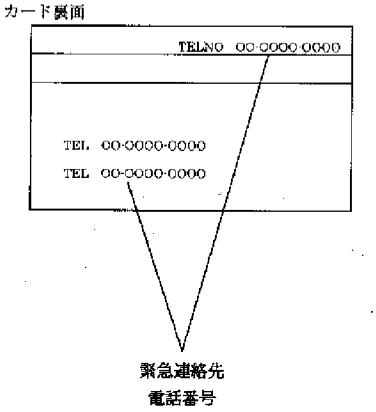
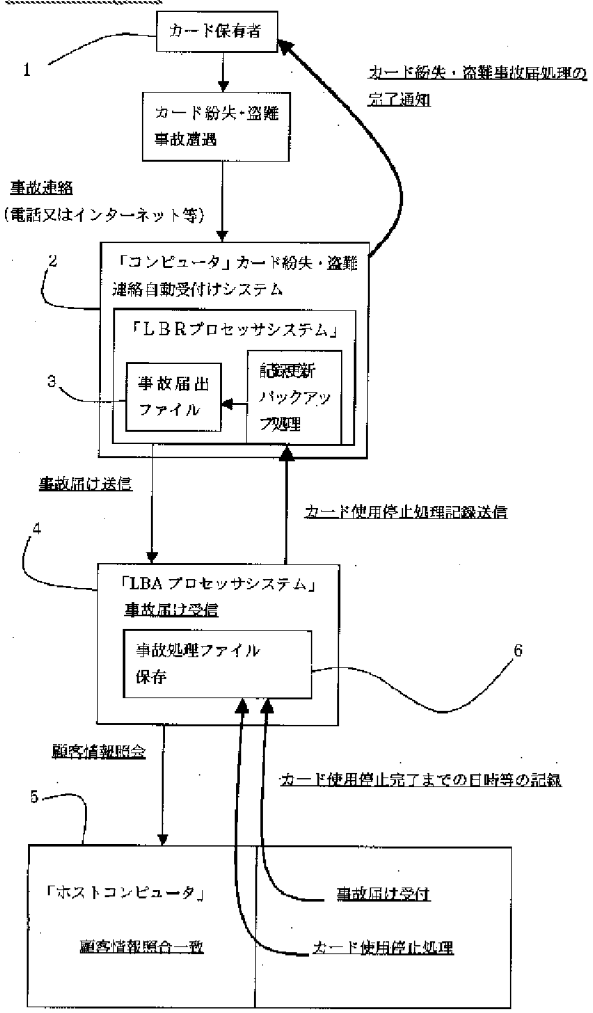
[Drawing 1]



[Drawing 2]



[Drawing 3]



[Drawing 4]